

Planning for a healthy future



“My grandparents are having more and more health problems and Granddad seems really frail. How can I help them before things get worse?”

FIND OUT MORE

Find your SHIP: See page 23 to find the SHIP telephone number for your state; to find the most current telephone number visit www.medicare.gov on the web. Under “Search Tools,” select “Find Helpful Phone Numbers and Websites.”

Local eldercare info: Call 1-800-442-2803 to find out how to contact your Area Agency on Aging.

www.medicare.gov
Get free copies of Medicare publications including “Medicare & You” and “Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.” Under “Search Tools,” select “Find a Medicare Publication.” You can also call 1-800-MEDICARE (1-800-633-4227) to find out if a free copy can be mailed to you. TTY users should call 1-877-486-2048.

www.aarp.org
Visit “Family, Home and Legal” and select “Caregiving” to find resources for caregivers. The AARP site serves the needs of people age 50 and older by providing information, education, advocacy, and community. Or call 1-800-424-3410.

START HERE

Finding that the people you’ve always relied on may now need your help can be hard. Begin to assess the situation by talking with them and other family members about their health care and prescription drug needs, as well as who should have permission to act on their behalf.

Help them focus on preventive care: healthy lifestyles, such as regular activity, eating a variety of foods, and maintaining social connections are important to health in later life. Also, remind them to protect their health by using Medicare’s preventive care services.

PLAN NOW: While it is important to be sensitive to privacy, asking them to share some personal information about doctors, medications, and medical histories will help you better plan for their health care and prescription drug needs.

Talk to the person you care for about what he or she wants and doesn’t want you to do. Some people decide to authorize a family member or trusted friend to make the decisions about their medical care. This is generally done through a **Power of Attorney** or a **Durable Power of Attorney** for health care. Contact your State Health Insurance Assistance Program (SHIP) for more information.

Also, discuss a **living will** (a health care advance directive) with this person. Living wills give directions about the kind of health care they want—and who may speak for them—if they cannot speak for themselves. Again, your SHIP can help you.

BASIC INFORMATION

At this point, you may be asking “what’s a SHIP?” It is your resource for counseling and assistance about Medicare and insurance related issues. You can find the telephone number for the SHIP in your state on page 23.

You can meet with a local representative or talk to a SHIP counselor on the telephone for personal assistance. A SHIP gives free health insurance counseling and guidance to people with Medicare—or to family and friends, like you, who have authorization to help someone with Medicare questions. (See page 4 for information about a Medicare authorization form.)

The counselors at your SHIP office can answer general questions about hospitalization, Medicare choices, and local programs that can offer additional help. They can also help you learn more about living wills and Power of Attorney procedures. When you have a Medicare concern that needs to be discussed, your SHIP is a good place to start for solutions.

COMMUNITY OPTIONS

If you see yourself taking a greater role in caring for someone, now may be a good time to gather information about community services. Take time to assess this person's needs for care—and your own needs as a caregiver. Consider getting help to manage meals, transportation, social activities, and services to assist with other daily needs.

IMPORTANT: There are many reliable organizations that can help you that are devoted to both health care and older people. See the “Find Out More” section on the bottom of page 6.

You can get help by calling your Area Agency on Aging, or the U.S. Administration on Aging. You can also check with your county's Department of Social Services. It is listed with county government offices in your local phone directory. And, your local library can usually help identify senior centers and other senior services available in the area.

www.MyMedicare.gov

www.MyMedicare.gov provides direct Internet access to a person with Medicare's preventive health information—24 hours a day, every day. You can help the person you care for visit the site and sign up. On www.MyMedicare.gov, the person you care for can see a description of his or her covered preventive services, the last date that service was performed, and the next date that the person is eligible for that service.

INFORMATION TO KNOW

- Social Security Number
- Medicare Number and Medicare plan enrollment
- Other insurance plans and policy numbers, including long-term care insurance
- Contact information for health care professionals: doctors; specialists; nurses; pharmacists
- Current list of prescription drugs and their dosages
- Current health conditions, treatments, and symptoms
- History of past health problems
- Any allergies or food restrictions
- Emergency contacts, close friends, neighbors, clergy, housing manager
- Where to find financial and legal information



Snapshot of Preventive Tests and Services That Medicare Helps Pay For

Shots	Pneumococcal Flu Hepatitis B (for people at medium to high risk)	
Exams	Pelvic Exam, Pap Test, Clinical Breast Exam	One-Time “Welcome to Medicare” Physical Exam (within the first six months that you have Part B)
Screenings	Colorectal Cancer Prostate Cancer Breast Cancer (mammograms) Glaucoma (for people at high risk)	Cardiovascular Diabetes (for people at risk)
Other Preventive Benefits and Benefits to Help Keep You Healthy	Diabetes Supplies and Self-Management Training Bone Mass Measurement Medical Nutrition Therapy Smoking Cessation (counseling to quit smoking)	

The Original Medicare Plan typically covers 80 percent of the Medicare-approved amount. Additional conditions will apply.

www.caregiving.org

Select “Alliance Publications & Reports” to find publications with advice and contacts for those caring for an older relative or friend from the National Alliance for Caregiving.

www.healthfinder.gov

Search “caregiving” to find a series of website resources, including government agencies, nonprofits, and universities, that address a variety of eldercare topics from the U.S. Department of Health and Human Services, Office of Disease Prevention and Health Promotion.

www.aoa.gov

Select “Elders and Families” to find a variety of caregiving resources, including ways to take care of others and yourself, joining a caregiver support group, and where to find supportive services in your community.

www.benefitscheckup.org

A service from the National Council on Aging for eligibility information about Federal and state programs including Social Security, Medicaid, food stamps, in-home services, and pharmacy programs.